

**Information to identify the case:**

Debtor 1	<u>Eric R. Toy</u>	Social Security number or ITIN	xxx-xx-2808
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lyndsey M. Toy</u>	Social Security number or ITIN	xxx-xx-4312
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20336-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric R. Toy

Lyndsey M. Toy

6/3/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Eric R. Toy  
 Lyndsey M. Toy  
 Debtors

Case No. 20-20336-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db/jdb  
 tr +Eric R. Toy, Lyndsey M. Toy, 274 Prospect Ave Box 428, Cadogan, PA 16212-0428  
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 15191363 +Armstrong Assoc FCU, Po Box 191, Ford City, PA 16226-0191  
 15191366 +Collection Service Cen, Pob 560, New Kensington, PA 15068-0560  
 15191368 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549  
 15191370 Duquesne UC Service Center, 14 N Linden St., Duquesne, PA 15110-1067  
 15191376 Office of UC Benefits, UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503  
 15191379 +PNC Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 15191384 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 04 2020 03:18:46 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 04 2020 06:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15191361 +EDI: GMACFS.COM Jun 04 2020 06:38:00 Ally Financial, 200 Renaissance Ctr # B0,  
 Detroit, MI 48243-1300  
 15191362 +EDI: AMEREXPR.COM Jun 04 2020 06:43:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 15191364 EDI: BANKAMER.COM Jun 04 2020 06:38:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 15191365 EDI: CAPITALONE.COM Jun 04 2020 06:38:00 Capital One Bank Usa NA, 15000 Capital One Dr,  
 Richmond, VA 23238  
 15191367 +E-mail/PDF: creditonebknofications@resurgent.com Jun 04 2020 03:12:42 Credit One Bank NA,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 15191369 +EDI: TSYS2.COM Jun 04 2020 06:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 15191371 +E-mail/Text: bk@freedomfinancialnetwork.com Jun 04 2020 03:18:04 Freedom Financial Asse,  
 1875 South Grant Street, San Mateo, CA 94402-2666  
 15191372 EDI: JPMORGANCHASE Jun 04 2020 06:38:00 Jpmcb Card, Po Box 15298, Wilmington, DE 19850  
 15191373 +EDI: TSYS2.COM Jun 04 2020 06:38:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
 15191374 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 04 2020 03:13:20 Merrick Bank Corp,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 15191375 +EDI: NAVIENTFKASMSERV.COM Jun 04 2020 06:43:00 Navient, 123 S Justison St,  
 Wilmington, DE 19801-5363  
 15191377 +EDI: AGFINANCE.COM Jun 04 2020 06:38:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
 15191378 +E-mail/Text: info@phoenixfinancialsvcs.com Jun 04 2020 03:18:07 Phoenix Financial Serv,  
 8902 Otis Ave, Indianapolis, IN 46216-1077  
 15191380 +EDI: PRA.COM Jun 04 2020 06:43:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 15191381 +EDI: RMSC.COM Jun 04 2020 06:38:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 15191382 +EDI: RMSC.COM Jun 04 2020 06:38:00 Synccb/walmart, Po Box 965024, Orlando, FL 32896-5024  
 15192453 +EDI: RMSC.COM Jun 04 2020 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15191383 +EDI: WTRRN BANK.COM Jun 04 2020 06:43:00 Td Bank Usa/targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, A Division of PNC Bank, National Ass  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jun 03, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National Association bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com, PA73@ecfcbis.com, kpetak@spencecuster.com, skosis@spencecuster.com  
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com, PA73@ecfcbis.com, kpetak@spencecuster.com, skosis@spencecuster.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Richard L. Ames, Esq. on behalf of Joint Debtor Lyndsey M. Toy rlames@gmail.com  
Richard L. Ames, Esq. on behalf of Debtor Eric R. Toy rlames@gmail.com

TOTAL: 6